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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/512,425	02/24/2000	Susumu Kusakabe	SONY-T0280	5567
29175 7590 04/30/2007 BELL, BOYD & LLOYD, LLP P. O. BOX 1135 CHICAGO, IL 60690			EXAMINER DASS, HARISH T	
			ART UNIT 3693	PAPER NUMBER
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/512,425	Applicant(s) KUSAKABE ET AL.	
	Examiner Harish T. Dass	Art Unit 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 - If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
 - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 14 February 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 2-4 and 10-13 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 2-4 and 10-13 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 2/14/2007 has been entered.

DETAILED ACTION

Claims 1, 5-9 and 14-15 were canceled.

Claim Rejections - 35 USC § 112

1. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

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Claims 2-4 and 10-13 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Particularly, wherein the gathering of the utilization-history data by the electronic money management means occurs independently of the reading of the utilization-history data and withdrawal of the electronic money data by the electronic money terminal.

Applicant should show the pages of specification which explains this limitation and language of "electronic money management means occurs independently of the reading of the utilization-history data" and additionally explain how does this work and which electronic money management server is doing the management and which one is doing gathering the data independent from what and where the server(s) is/are located. Please relate the explanation with drawings and spec.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 3-4, 10-13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda (US 5,884,271) in view of Boothby (US 2001/0014893 A1) and Kitagawa et al. (hereinafter Kitagawa - US 6,032,857).

Re. Claim 10, Pitroda discloses an information card (UET card) for storing electronic money data (retaining) and utilization-history data (record of transaction) relating to deposits or withdrawals of electronic money, and utilization of the information card [Col. 3 lines 41-46; Col. 8 lines 4-5],

a plurality of electronic money terminals (ATM or POS) for withdrawing the money data from the information card, each of the electronic money terminals operatively reading the utilization-history data when said electronic money data is withdrawn (debits to the cash balance) from the information card for authorization for withdrawing the money data (preventing unauthorized access to the information stored in the memory such as money data, record (history data) or balance) [Fig. 19; C3 L41-L46; C4 L15-L41; C8 L4-L5; C14 L19-L60; C15 L1-L67] and

electronic money management means for gathering the utilization-history data from the electronic money terminals [C1 L5-L67; C2 L42 to C3 L34; C10 L4-L40].

Pitroda does not explicitly disclose a plurality of money depositing terminals for depositing the money data onto the information card;

wherein the utilization-history from each of the said plurality of electronic money terminal is processed within a specific electronic money terminal,

wherein the gathering of the utilization-history data by the electronic money management means occurs independently of the reading of the utilization-history data and withdrawal of the electronic money data by the electronic money terminal, and wherein the electronic money management means compared a first set of utilization-

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history data gathered from a first electronic money terminal with a second set of utilization-history data gathered from a second electronic money terminal, and

wherein the first set of utilization-history data includes first data for a first transaction between the first electronic money terminal and the information card and the second set of utilization-history data includes second data for a second transaction between the second electronic money terminal and the information card.

However, it is well known that the ATM or POS terminal (electronic money terminal) processes the transactions and logs the history of the transaction with dispensing a receipt for customer (owner of the card) what he/she has purchased. For example, when a customer is charging its grocery in super-market on credit card, the customer swipes the card (IC card, debit card, etc.) into the card reader, which is connected (communicating) with the cash register (POS terminal) of the super market, signs, accepts the conditions and then the POS terminal dispenses the receipt of purchases. All this process is done within the POS (within a specific electronic money terminal) of super market to facilitate the transaction process faster and in real time, without calling the bank to get authorization, or getting the image of the credit card (old type carbon papers receipts) to be given to the bank. Almost all ATM allows the customer to review his/her accounts (such as balance). Some terminal also includes a duplicate record of all sales. Further, ATM daily withdrawal limit for debit card is well known where the system checks the balance and history of withdrawal against the request amount and completes the transactions. If a customer withdraws money from

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two different terminals and the amount exceeds the maximum daily limit, the transaction is denied.

Kitagawa discloses a plurality of money depositing terminals for depositing the money data onto the information card [col. 4 lines 56-64; col. 5 lines 12-27; col. 6 lines 25-30], and money terminal, and wherein the first set of utilization-history data includes first data for a first transaction between the first electronic money terminal and the information card and the second set of utilization-history data includes second data for a second transaction between the second electronic money terminal and the information card () [Figures 1 (#1-4), 2 (#103), 3 (#308-309), 4 (transaction data); col. 1 lines 44-53; col. 7 lines 5-45], wherein the gathering of the utilization-history data by the electronic money management means occurs independently of the reading of the utilization-history data and withdrawal of the electronic money data by the electronic money terminal [Figure 6; Figure 9 (#805); col. 1 lines 36-43; col. 4 lines 8-13 (see PC)] to provide an electronic money system which makes it possible to access the electronic money system and transfer electronic money to IC card and provide a IC card which stores transaction data of different terminals such as: vending machine, retail stores, etc.

It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Pitroda and include a plurality of money depositing terminals for depositing the money data onto the information card and money terminal, and wherein the first set of utilization-history data includes first data for a first transaction between the first electronic money terminal and the

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information card and the second set of utilization-history data includes second data for a second transaction between the second electronic money terminal and the information card, as disclosed by Kitagawa, to provide an electronic money system using an IC card with stored money, where the electronic money is used for payments at POS, vending machine, etc without connecting/authorization to the bank and means for storing transaction data (transaction history of purchases) which can be used by the user using its PC without the help from the bank.

Boothby discloses wherein the electronic money management (management function) means compared a first set of utilization-history (record) data gathered from a first electronic money terminal (desktop) with a second set of utilization-history data gathered from a second electronic money terminal [Abstract; paragraph 0039, 0043-0045, 0060 and claims] to update and synchronize/reconcile the records and detect differences between the two database (utilization history) for detection of missing or duplicate entries.

It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosures of Pitroda and Kitagawa and include wherein the electronic money management (management function) means compared a first set of utilization-history (record) data gathered from a first electronic money terminal (desktop) with a second set of utilization-history data gathered from a second electronic money terminal, as disclosed by Boothby, to synchronization of the transaction record between the two databases from two different terminals for detection of missing entries.

Re. Claim 3 Pitroda, discloses wherein when said utilization-history data (transaction information) of any of said plurality of electronic money terminals has been lost, said electronic money management means employs the utilization-history data from the other electronic money terminals [C3 L2-L49].

Re. Claims 4, Pitroda discloses an information card (a universal transaction card) and using it with ATM and POS terminals [C1 L1-L67; C10 L26-L40]. Pitroda, explicitly, does not disclose a comparison of the contents of the plural data of utilization-histories, which have been gathered from said respective electronic money terminals, and then performs tabulation in a manner such that the plural utilization-history data, which have coincided with each other at the comparison, are treated as one utilization-history data. However, in banking and accounting it is well known to consolidate, reconcile and audit accounts for accuracy and completeness. Further, credit, ATM, and/or debit cards are (is) used in different locations but the account statement includes all transactions. Therefore it would have been obvious to one ordinary skill in the art to modify disclosure of Pitroda and include tabulation and comparison of history data (transactions) to reconcile the account and eliminate duplicates and add missing transaction.

Re. Claim 11, Pitroda discloses storing electronic money data and utilization-history data relating to deposits or withdrawals of electronic money and utilization of an information card on the information card [read entire document particularly, Abs; Fig. 1-

2, 4, C2 L42-65; C8 L49-50], -- reading the utilization-history data when electronic money data is withdrawn from the information card at any one of a plurality of electronic money terminals for authorization for withdrawing the money data (preventing unauthorized access to the information stored in the memory such as money data, record (history data) or balance) [Fig. 19; C1 L36-L67; C3 L41-L46; C4 L15-L41; C8 L4-L5; C9 L49-L55; C14 L19-L60; C15 L1-L67], and gathering the utilization-history data from the electronic money terminals [C1 L5-L67; C2 L42 to C3 L34; C10 L4-L40].

Pitroda does not explicitly disclose, storing electronic money data directly onto an information card using a money depositing terminal,

wherein the utilization-history from each of the said plurality of electronic money terminal is processed within a specific electronic money terminal, Wherein the gathering of the utilization-history data by the electronic money management means occurs independently of the reading of the utilization-history data and withdrawal of the electronic money data by the electronic money terminal, and wherein the electronic money management means compared a first set of utilization-history data gathered from a first electronic money terminal with a second set of utilization-history data gathered from a second electronic money terminal.

Kitagawa discloses storing electronic money data directly onto an information card using a money depositing terminal [col. 4 lines 13-18, 44-50; col. 6 lines 17-34], and money terminal, and wherein the first set of utilization-history data includes first data for a first transaction between the first electronic money terminal and the information card and the second set of utilization-history data includes second data for a

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second transaction between the second electronic money terminal and the information card () [Figures 1 (#1-4), 2 (#103), 3 (#308-309), 4 (transaction data); col. 1 lines 44-53; col. 7 lines 5-45], wherein the gathering of the utilization-history data by the electronic money management means occurs independently of the reading of the utilization-history data and withdrawal of the electronic money data by the electronic money terminal [Figure 6; Figure 9 (#805); col. 1 lines 36-43; col. 4 lines 8-13 (see PC)] to provide an electronic money system which makes it possible to access the electronic money system and transfer electronic money to IC card and provide a IC card which stores transaction data of different terminals such as: vending machine, retail stores, etc. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Pitroda and include a plurality of money depositing terminals for depositing the money data onto the information card and money terminal, and wherein the first set of utilization-history data includes first data for a first transaction between the first electronic money terminal and the information card and the second set of utilization-history data includes second data for a second transaction between the second electronic money terminal and the information card, as disclosed by Kitagawa, to provide an electronic money system using an IC card with stored money, where the electronic money can be deposited directly to IC card and used for payments at POS, vending machine, etc without connecting/authorization to the bank and means for storing transaction data (transaction history of purchases) which can be used by the user using its PC without the help from the bank.

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Boothby discloses wherein the electronic money management (management function) means compared a first set of utilization-history (record) data gathered from a first electronic money terminal (desktop) with a second set of utilization-history data gathered from a second electronic money terminal [Abstract; paragraph 0039, 0043-0045, 0060 and claims] to update and synchronize the records and detect differences between the two database (utilization history) for detection of missing or duplicate entries.

Boothby discloses wherein the electronic money management (management function) means compared a first set of utilization-history (record) data gathered from a first electronic money terminal (desktop) with a second set of utilization-history data gathered from a second electronic money terminal [Abstract; paragraph 0039, 0043-0045, 0060 and claims] to update and synchronize/reconcile the records and detect differences between the two database (utilization history) for detection of missing or duplicate entries. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosures of Pitroda and Kitagawa and include wherein the electronic money management (management function) means compared a first set of utilization-history (record) data gathered from a first electronic money terminal (desktop) with a second set of utilization-history data gathered from a second electronic money terminal, as disclosed by Boothby, to synchronization of the transaction record between the two databases from two different terminals for detection of missing entries.

Re. Claim 12, claim 12 is rejected with same rational as claim 3.

Re. Claim 13, claim 13 is rejected with same rational as claim 4.

Claim 2 is rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda in view of Boothby and Kitagawa as applied to claim 10 above, and further in view of Hurta et al (US 6,317,721).

Re. Claim 2, Pitroda (US 5,884,271) discloses an information card (a universal transaction card) for transmitting/receiving said money data to/from the plurality of electronic money terminals [Abs; C1 L5-L67; C2 L42 to C3 L34]. Pitroda, Boothby or Kitagawa does not explicitly disclose non-contact type information card without any contact with the electronic money terminals. However, Hurta et al discloses smart card (IC card) and smartcard-based transponder and RF communication and wireless transaction (non-contact type) [Abs; Fig. 1; C2 L35-46; C5 L25 to C6 L31] to allow remote communication between transponder (IC card) and terminal (AVI system) (i.e. wireless communication is known such as garage door opener, TV remote operator, security badge, etc.) Thus, it would have been obvious to one ordinary skill in the art to modify and combine disclosures of Pitroda, Boothby and Kitagawa and Hurta et al to provide wireless transaction system to provide privacy as well as eliminate point-of-sale equipment [Hurta et al C2 L6-L23].

Response to Arguments

3. Applicant's arguments with respect to amended claims have been considered but are moot in view of the new ground(s) of rejection.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Harish T. Dass whose telephone number is 571-272-6793. The examiner can normally be reached on 8:00 AM to 4:50 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James A. Kramer can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Harish T Dass
Examiner
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